

UNITED STATES BANKRUPTCY COURT, WESTERN DISTRICT OF WISCONSIN

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**CHAPTER 13 PLAN (Individual Adjustment of Debts)**

- ☒ Original Plan  
☐ Amended Plan (Indicate 1st, 2nd, etc. Amended, if applicable)  
☐ Modified Plan (Indicate 1st, 2nd, etc. Modified, if applicable)

DEBTOR: Raymond Harris JOINT DEBTOR: Mary Lou Harris CASE NO.: 20-11582  
SS#: xxx-xx-0985 SS#: xxx-xx-9590

**I. NOTICES**

- To Debtors: Plans that do not comply with local rules and judicial rulings may not be confirmable. All plans, amended plans and modified plans shall be served upon all creditors and a certificate of service filed with the Clerk pursuant to Local Rules 3015-1, 3015-2, and 3015-3.
- To Creditors: Your rights may be affected by this plan. You must file a timely proof of claim in order to be paid. Your claim may be reduced, modified or eliminated.
- To All Parties: The plan contains no nonstandard provisions other than those set out in paragraph VIII. Debtor(s) must check one box on each line listed below in this section to state whether the plan includes any of the following:

The valuation of a secured claim, set out in Section III, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section III	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Nonstandard provisions, set out in Section VIII	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

**TO ALL PARTIES:**

Unless otherwise provided for in this plan, the Trustee shall disburse payments in the following order: administrative expenses including trustee and attorney fees, secured claims, priority claims, general unsecured claims.

**II. PLAN PAYMENTS, LENGTH OF PLAN AND DEBTOR(S)' ATTORNEY'S FEE**

- A. **MONTHLY PLAN PAYMENT:** This Plan pays for the benefit of the creditors the amounts listed below, including trustee's fees beginning 30 days from the filing/conversion date. Debtor(s) will make payments by employer wage order, unless otherwise specified herein. The payments must be made for the Applicable Commitment Period, either 36 or 60 months, or for a shorter period that is sufficient to pay allowed nonpriority unsecured claims in full.

1. \$547.00 for 36 months;
2. \$0.00 for \_\_\_\_\_ months;
3. \$0.00 for \_\_\_\_\_ months;
4. \$0.00 for \_\_\_\_\_ months;

The total amount of estimated payments to the trustee: \$19,692.00

**B. DEBTOR(S)' ATTORNEY'S FEE:** ☐ NONE ☐ PRO BONO

Total Fees:	<u>\$3810.00</u>	Total Paid:	<u>\$1500.00</u>	Balance Due:	<u>\$2310.00</u>
Payable	<u>\$64.17</u>	/month (Months <u>1</u> to <u>36</u> )			

**III. TREATMENT OF SECURED CLAIMS**

- A. **SECURED CLAIMS:** ☐ NONE

[Retain Liens pursuant to 11 U.S.C. §1325 (a)(5)] Mortgage(s)/Lien on Real or Personal Property:

Debtor(s): Raymond Harris, Mary Lou Harris

Case number: 20-11582

1. Creditor: <u>Share Advantage Credit Union</u>		
Address: 2502 Maple Grove Road Duluth, MN 55811	Arrearage/ Payoff on Petition Date	<u>\$16,086.35/\$68,740</u>
	Arrears Payment (Cure)	<u>\$446.84</u> /month
	Regular Payment (Direct)	<u>\$529.00</u> /month
Account No.: _____		
Other: _____		
<input checked="" type="checkbox"/> Real Property		
Check one below for Real Property:		
<input checked="" type="checkbox"/> Principal Residence	<input type="checkbox"/> Escrow is included in the regular payments	
<input type="checkbox"/> Other Real Property	<input type="checkbox"/> The debtor(s) will pay <input checked="" type="checkbox"/> taxes <input checked="" type="checkbox"/> insurance directly	
Address of Collateral: 1821 E. 4th Street, Superior, WI 54880		
<input type="checkbox"/> Personal Property/Vehicle		
Description of Collateral: _____		

B. VALUATION OF COLLATERAL: ☒ NONE

IV. TREATMENT OF FEES AND PRIORITY CLAIMS [as defined in 11 U.S.C. §507 and 11 U.S.C. § 1322(a)(4)]

A. ADMINISTRATIVE FEES OTHER THAN DEBTORS(S)' ATTORNEY'S FEE: ☒ NONE

B. PRIORITY TAX CLAIMS: ☒ NONE

C. DOMESTIC SUPPORT OBLIGATION(S): ☒ NONE

D. OTHER: ☒ NONE

V. TREATMENT OF UNSECURED NONPRIORITY CREDITORS

A. Pay \$0.00 /month

Pro rata dividend will be calculated by the Trustee upon review of filed claims after bar date.

B. ☐ If checked, the Debtor(s) will amend/modify to pay 100% to all allowed unsecured nonpriority claims.

C. SEPARATELY CLASSIFIED: ☒ NONE

\*Debtor(s) certify the separate classification(s) of the claim(s) listed above will not prejudice other unsecured nonpriority creditors pursuant to 11 U.S.C. § 1322.

VI. EXECUTORY CONTRACTS AND UNEXPIRED LEASES: Secured claims filed by any creditor/lessor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

☒ NONE

VII. INCOME TAX RETURNS AND REFUNDS: ☒ NONE

VIII. NON-STANDARD PLAN PROVISIONS: ☒ NONE

Debtor(s): Raymond Harris, Mary Lou Harris Case number: 20-11582

**PROPERTY OF THE ESTATE WILL VEST IN THE DEBTOR(S) UPON PLAN CONFIRMATION.**

I declare that the foregoing chapter 13 plan is true and correct under penalty of perjury.

Raymond Harris Debtor July 1, 2020  
Raymond Harris Date

Mary Lou Harris Joint Debtor July 1, 2020  
Mary Lou Harris Date

Nathan M. Cockerham July 1, 2020  
Attorney with permission to sign on Date  
Debtor(s)' behalf

**By filing this document, the Attorney for Debtor(s) or Debtor(s), if not represented by counsel, certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form Chapter 13 Plan and the plan contains no nonstandard provisions other than those set out in paragraph VIII.**